

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jennifer L Davies
 Debtor

Case No. 19-17602-pmm
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: May 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2020.

db +Jennifer L Davies, 310 Monaco Lane, Blandon, PA 19510-9485
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14435261 Bayview Loan Servicing, PO Box 650091, Dallas, TX 75265-0091
 14435263 +Bayview Loan Servicing/The BONY Mellon, c/o KML Law Group, PC, 701 Market Street,
 Suite 5000, Philadelphia, PA 19106-1541
 14435258 CSC Credit Services, Box 740040, Atlanta, GA 30374-0040
 14435264 +Capital One Bank, N.A., 2401 Stanley Gault Pkeway, Louisville, KY 40223-4175
 14435270 +Ditech Financial LLC, 7340 S. Kyrene Rd, Recovery Dept T120, Tempe, AZ 85283-4573
 14435268 #Ditech Financial LLC, Attention T120, 2100 E. Elliot Road, Building 94,
 Tempe, AZ 85284-1806
 14435259 +Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256
 14435256 +Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037
 14435273 +++HYUNDAI MOTOR FINANCE CO, C/O CENTRAL CREDIT SERVICES LLC, 2070 LITTLE HILLS EXPY,
 SAINT CHARLES MO 63301-3708
 (address filed with court: HYUNDAI MOTOR FINANCE CO, c/o Central Credit Services LLC,
 20 Corporate Hills Drive, Saint Charles, MO 63301)
 14435275 +Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733
 14435276 +Midland Credit Management, Inc. as agent, MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 14435280 +Penn State Health St. Joseph, Maiden Creek Urgent Care, 108 Plaza Dr Suite 101,
 Blandon, PA 19510-9476
 14435281 +Spark Orthodontics, P.C., 5318 Allentown Pike, Temple, PA 19560-1249
 14435257 +Trans Union, P.O. Box 1000, Chester, PA 19016-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM May 09 2020 06:33:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 09 2020 02:26:34
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov May 09 2020 02:26:37 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14435262 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 09 2020 02:26:38
 Bayview Loan Servicing, 4425 PONCE DE LEON BLVD, Miami, FL 33146-1873
 14435265 +EDI: WFNNB.COM May 09 2020 06:33:00 CCB/DNTLFRST, PO BOX 182120,
 COLUMBUS, OH 43218-2120
 14435267 E-mail/PDF: creditonebknofications@resurgent.com May 09 2020 02:33:05 CREDIT ONE BANK,
 PO BOX 98872, LAS VEGAS, NV 89193-8872
 14435260 +E-mail/Text: bankruptcy.notifications@fisglobal.com May 09 2020 02:26:37 Chex Systems Inc.,
 ATTN: Customer Relations, 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1703
 14435272 EDI: HY11.COM May 09 2020 06:33:00 HYUNDAI MOTOR FINANCE CO, 10550 Talbert Ave,
 Fountain Valley, CA 92708-6031
 14435271 +EDI: HY11.COM May 09 2020 06:33:00 Hyundai Capital America DBA, Hyundai Motor Finance,
 PO Box 20809, Fountain Valley, CA 92728-0809
 14435266 EDI: JPMORGANCHASE May 09 2020 06:33:00 Chase Card Services, P.O. Box 15298,
 Wilmington, DE 19850
 14435274 EDI: JPMORGANCHASE May 09 2020 06:33:00 JPMCB CARD SERVICES, PO BOX 15369,
 WILMINGTON, DE 19850
 14435277 +EDI: MID8.COM May 09 2020 06:33:00 Midland Funding LLC, PO Box 13105,
 Roanoke, VA 24031-3105
 14435282 EDI: RMSC.COM May 09 2020 06:33:00 SYNCB/SAMS, PO BOX 965005, ORLANDO, FL 32896-5005
 14435283 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 09 2020 02:26:38
 The Bank of New York Mellon, Trustee, c/o Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14435278* +Midland Funding, LLC, PO Box 13105, Roanoke, VA 24031-3105
 14435269 #DITECH FINANCIAL LLC, PO Box 6172, Rapid City, SD 57709-6172
 14435279 ###Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
 TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2020 at the address(es) listed below:

GEORGE M. LUTZ on behalf of Debtor Jennifer L Davies glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing et al
bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York
As Trustee For the Certificateholders of CWALT, INC., Alternative Loan Trust 2004-24CB, Mortgage
Pass Through Certificates, Series 2004-24CB bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Case number: **19-17602-pmm**

page 1

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.